



Order Filed on January 7, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)  
50254

Morton & Craig LLC  
William E. Craig, Esquire  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
Attorney for Santander Consumer USA Inc.

In Re:

CHARLES R. MILILLO, JR.

Case No. 15-23337

Adv. No.

Hearing Date: 12-17-19

Judge: (JNP)

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: January 7, 2020**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Charles R. Milillo, Jr.

Case No: 15-23337

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc. ("Santander"), with the appearance of Eric Clayman, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Santander is the holder of a first purchase money security interest encumbering a 2013 Nissan Altima bearing vehicle identification number 1N4AL3APXDN429802.**
- 2. That the Debtor's account has post-petition arrears through December 2019 in the amount of \$1,449.04.**
- 3. That the Debtor is to cure the arrears set forth in paragraph two (2) above as follows:**
  - a. The Debtor is to make a regular monthly payment of \$349.93 by December 31, 2019 or Santander shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the Debtor, his attorney, and the Chapter 13 Trustee.**
  - b. Following the payment set forth in paragraph 3(a) above, the Debtor is to cure the remaining arrears by making his regular monthly payment of \$349.93 plus an additional \$219.82 (for a total monthly payment of \$569.75) for the months of January through May 2020.**

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Debtor: Charles R. Milillo, Jr.

Case No: 15-23337

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- 4. That commencing January 2020, if the Debtor fails to make any payment to Santander within thirty (30) days after a payment falls due, Santander shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtor, his attorney, and the Chapter 13 Trustee.**
- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtor, his attorney, and the Chapter 13 Trustee.**
- 6. That the Debtor is to pay a counsel fee of \$431.00 to Santander Consumer USA Inc. through his chapter 13 plan.**